

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

James Watson Warner and Hui Cha Kim

S.S. Nos.: xxx-xx-4081 and xxx-xx-2543

Mailing Address: 6300 New Sharon Church Road, Rougemont, NC
27572-

Case No. 11-80960

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on June 15, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 21, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 6/14/11
Lastname-SS#: warner-4081

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Orange Co. Tax Collector		Mobile Home

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Vanderbilt	1	\$17,560	5.25	\$176	\$364.95	Mobile Home
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Electel		\$5,159	5.25	\$52	\$107.22	2006 Hyundai Tucson
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$507** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **5.88** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Bank of America
Post Office Box 21848
Greensboro, NC 27420-1848

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Orange County Tax Collections**
PO Box 8181
Hillsborough, NC 27278

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Electel Cooperative Credit Union
Attn: Managing Agent
Post Office Box 27306
Raleigh, NC 27611-7306

Orange County Tax Collections**
Attn: Managing Agent
PO Box 8181
Hillsborough, NC 27278

Experian
P.O. Box 2002
Allen, TX 75013-2002

FIA Card Services**
Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Private Diagnostic Clinic, PLLC
5213 South Alston Avenue
Durham, NC 27713

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Intergrative Physicians, PA
3001 Academy Road
Suite 200
Durham, NC 27707

Sessoms & Rogers Atty at Law
3326 Durham-Chapel Hill Blvd
Suite A-200
Durham, NC 27707

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Smith Debnam Narron Drake Sain
& Myers, L.L.P.
P.O. Box 26268
Raleigh, NC 27611

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Triangle Orthopaedic Assoc., PA
120 William Penn Plaza
Durham, NC 27704

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Macy's **
Bankruptcy Processing
P.O. Box 8053
Mason, OH 45040

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Vanderbilt Mortgage & Finance
Attn: Managing Agent
Post Office Box 9800
Maryville, TN 37802